Case 18-00923 Doc 1 Filed 01/12/18 Entered 01/12/18 12:57:42 Desc Main UNITED STATES BANKRUPTCY COURT Document Page 1 of 10 Fill in this information to identify your case: NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: JAN 12 2018 Northern District of Illinois Case number (if known): Chapter you are filing under: JEFFREY P. ALLSTEADT, CLERK ☑ Chapter 7 Chapter 11 INTAKE 2 Chapter 12 Check if this is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/17 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Identify Yourself** About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your Elizabeth government-issued picture First name First name identification (for example, Arianna your driver's license or passport). Middle name Middle name Mansoori Bring your picture Last name identification to your meeting Last name with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., 11, 111) 2. All other names you have used in the last 8 First name First name years Middle name Include your married or Middle name maiden names. Last name Last name First name First name Middle name Middle name Last name Last name 3. Only the last 4 digits of xxx - xx - 7 2 3 3your Social Security number or federal OR Individual Taxpayer 9 xx - xx -Identification number

(ITIN)

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D	COLUI	anna Mansoori	Case number (# known)
	First Name Middle N	lame Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in	☑ I have not used any business names or EINs.	☐ I have not used any business names or EINs.
	the last 8 years	Business name	Business name
	Include trade names and doing business as names		
	doing Dusiness as Hames	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		15734 Lake Drive Apt 1BL	
		Number Street	Number Street
		WITH THE THE THE THE THE THE THE THE THE T	
		Oak Forest, IL 60452	
		City State ZIP Code	City State ZIP Code
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	<ul> <li>Over the last 180 days before filing this petition,</li> <li>I have lived in this district longer than in any other district.</li> </ul>
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Elizabeth Arianna Mansoori Debtor 1 Case number (if known) Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing 7. The chapter of the for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file Chapter 7 under Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee ☐ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No bankruptcy within the When last 8 years? MM / DD / YYYY When Case number \_\_ MM / DD / YYYY Case number \_ MM / DD / YYYY 10. Are any bankruptcy ✓ No cases pending or being Yes. Debtor filed by a spouse who is Relationship to you not filing this case with When District Case number, if known\_\_\_\_ you, or by a business MM / DD / YYYY partner, or by an affiliate? Debtor Relationship to you When Case number, if known MM / DD / YYYY 11. Do you rent your No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you? Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of this bankruptcy petition.

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Report About Any	Busines	ses You Own as a Sole Proprietor
Are you a sole proprietor	🛭 No.	. Go to Part 4.
of any full- or part-time business?	☐ Yes	s. Name and location of business
A sole proprietorship is a		
business you operate as an individual, and is not a		Name of business, if any
separate legal entity such as a corporation, partnership, or		
LLC.		Number Street
If you have more than one sole proprietorship, use a		
separate sheet and attach it		
to this petition.		City State ZIP Code
		Charle the corresponds have to describe universely
		Check the appropriate box to describe your business:  Health Care Business (as defined in 11 U.S.C. § 101(27A))
		☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(2/A))
		Stockbroker (as defined in 11 U.S.C. § 101(518))
		Commodity Broker (as defined in 11 U.S.C. § 101(6))
		None of the above
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	can set most reany of the No.	are filing under Chapter 11, the court must know whether you are a small business debtor so that it appropriate deadlines. If you indicate that you are a small business debtor, you must attach your scent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  I am not filing under Chapter 11.  I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Do you own or have any property that poses or is alleged to pose a threat of imminent and	<b>Ø</b> No	Any Hazardous Property or Any Property That Needs Immediate Attention  . What is the hazard?
identifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		If immediate attention is needed, why is it needed?
oublic health or safety? Or do you own any oroperty that needs mmediate attention? For example, do you own perishable goods, or livestock		If immediate attention is needed, why is it needed?  Where is the property?

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Debtor 1

Elizabeth Arianna Mansoori

Case number (if known)
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Part 5:

## **Explain Your Efforts to Receive a Briefing About Credit Counseling**

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About	Debtor	1	
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You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

l am	not	require	d to	recei	ve a	briefing	abou
cred	lit co	unselir	g b	ecaus	e of	-	

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

## ☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	otor 1 Elizabeth Aria	nna Mansoori	Case number (# kno	wn)	
Pa	ort 6: Answer These Ques	stions for Reporting Purpose	es		
16.	What kind of debts do		ily consumer debts? Consumer debtal primarily for a personal, family, or hous		
	you have?	No. Go to line 16b. Yes. Go to line 17.		, ,	
			ily business debts? Business debts exestment or through the operation of the		
		No. Go to line 16c. Yes. Go to line 17.			
		16c. State the type of debts you	owe that are not consumer debts or bus	iness debts.	
17.	Are you filing under Chapter 7?	☐ No. I am not filing under Ch	napter 7. Go to line 18.	<del></del>	
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Chapte administrative expenses  No Yes	er 7. Do you estimate that after any exems are paid that funds will be available to	npt property is excluded and distribute to unsecured creditors?	
18.	How many creditors do you estimate that you owe?	✓ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
19.	How much do you estimate your assets to be worth?	✓ \$0-\$50,000  □ \$50,001-\$100,000  □ \$100,001-\$500,000  □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	□ \$500,000,001-\$1 billion □ \$1,000,000,001-\$10 billion □ \$10,000,000,001-\$50 billion □ More than \$50 billion	
	How much do you estimate your liabilities to be?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
2000	778 Sign Below	I have examined this petition, ar	nd I declare under penalty of perjury that	the information provided is true and	
Fo	r you	correct.  If I have chosen to file under Cha	apter 7, I am aware that I may proceed, i understand the relief available under ea	f eligible, under Chapter 7, 11,12, or 13	
			d I did not pay or agree to pay someone vand read the notice required by 11 U.S.C		
		I request relief in accordance wit	th the chapter of title 11, United States C	ode, specified in this petition.	
			It in fines up to \$250,000, or imprisonme	money or property by fraud in connection nt for up to 20 years, or both.	

Executed on 01/12/2018

MM / DD /YYYY

Signature of Debtor 2

Executed on MM / DD / YYYY

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Debtor 1	Elizabeth Arianna Mansoori			Case number (# known)	7)
	First Name	Middle Name	Last Name		· · · · · · · · · · · · · · · · · · ·

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

	Date	
Signature of Attorney for Debtor	MAAA A A A A A A A A A A A A A A A A A	MM / DD /YYYY
Printed name	,,,,	
Timos namo		
Firm name		· · · · · · · · · · · · · · · · · · ·
Number Street		
City	State	ZIP Code
Contact phone	Email address	
Bar number	State	

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Debtor 1

Elizabeth Arianna Mansoori

Case number (if known)\_

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply

Are you aware that filing for bankruptcy is a serious acconsequences?	ction with long-term financial and legal
□ No ☑ Yes	
Are you aware that bankruptcy fraud is a serious criminaccurate or incomplete, you could be fined or impris	· · · · · · · · · · · · · · · · · · ·
☑ Yes	
Did you pay or agree to pay someone who is not an a 🗹 No	ttorney to help you fill out your bankruptcy forms?
Yes. Name of Person	eclaration, and Signature (Official Form 119).
By signing here, I acknowledge that I understand the I have read and understood this notice, and I am aware attorney may cause me to lose my rights or property if	that filing a bankruptcy case without an
:_ Cunt	×
Signature of Debtor 1	Signature of Debtor 2
Date 01/12/2018 MM / DD / YYYY	Date MM / DD / YYYY
Contact phone (708) 473-3265	Contact phone
Cell phone	Cell phone
Email address Xxlizzyxx@icloud.com	Email address

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:	ŧ		
Elizabeth Arianna Mansoori	i		
Debtor (s)	) ) )	Case No. Chapter 7	
	List of Creditors	S	
American Express PO Box 981535 EL Paso, TX 79998-1535			
AT&T c/o Business Bankruptcy PO Box 769 Arlington, TX 76004			
Barclay Bank Delaware 100 S west St Wilmington, De 19801			
Bell, LLC Subrogation Recovery Services 1411 N Westshore Blvd Suite 100			

PO box 24538 Tampa, FL 33623

Capital One Attn:General

PO Box 30285

Correspondence/Bankruptcy

Salt Lake City, UT 84130

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Debtor 1

Elizabeth Arianna Mansoori

Capital One Attn:General Correspondence/Bankruptcy PO Box 30285 Salt Lake City, UT 84130	
Chase Card Attn:Correspondence PO Box 15298 Wilmington, DE 19850	
Comcast 17700 Hoffman way Home wood, IL 60430	
ComEd 3 Lincoln Center Attn: Bankruptcy Dept Oak Brook Terrace, IL 60181	
Credit One Bank Na PO Box 98873 Las Vegas, NV 89193	
Moraine Valley Community College 9000 College Pkwy Palos Hills, IL 60465	
Municipal Collection Services, INC PO Box 327 Palos Heights, IL 60463-0327	
South Suburban College 15800 State St South Holland, IL 60473	
West Lake Financial Services PO Box 54807 Los Angeles, CA 90054-0807	
US Dept of ED/Great Lakes Attn:Bankruptcy 2401 International Lane Madison, WI 53704	
The second secon	